

Health Net of California, Inc. (Health Net)



Choose Coverage for a Lifetime of Health

YOUR 2025 SALUD HMO Y MÁS PLAN MEMBER GUIDE

For CalPERS Basic members



HealthNet.com/calpers



Salud HMO y Más is the Health Net plan option for CalPERS Basic members:

Salud HMO y Más – available in seven counties:
Imperial , Kern,¹ Los Angeles,¹ Orange, Riverside,¹
San Bernardino,¹ and San Diego,¹.

¹Partial county

The Right Plan for You!

In order to make informed decisions during open enrollment, it's important to have as much information as possible. Whether you're a new member of Health Net or returning for 2025, this guide can be a helpful tool for learning about your Health Net plan option.

Inside, you'll find answers to important questions about:

- Finding out if your primary care physician (PCP) is in our network.
- Ensuring any treatment you're currently getting stays on track.
- Using the custom website to help manage your health.
- Earning rewards for working to improve your health!



Why Choose Health Net?

Health Net is health coverage you can count on. We have helped Californians through various stages of life for more than 40 years. It's what we'll continue to do.

We believe every person deserves a safety net for their health. A person's age, income, job status or current state of health doesn't matter. This idea helps us make it easier for you to get important health care benefits and services. And you can get them where and when you need them.



You can reach Member Services by calling **888-926-4921**.

Below are highlights of what to expect from your Salud HMO y Más plan:



1	\$0 medical deductibles.
2	Fixed copayments for most services.
3	Your PCP directs most of your health care needs.
4	You don't need a referral to see an OB/GYN in the medical group. Just make your appointment.
5	You can change your PCP as often as once a month.
6	No claim form filing (except emergency out-of-network care).
7	Rewards to help you improve your health and well-being.
8	You can access outpatient behavioral health care from an in-network provider WITHOUT a referral from your PCP.
9	Acupuncture and chiropractic coverage through American Specialty Health Plans, Inc. (ASH).
10	Access to participating SIMNSA providers in Mexico. ²

See your Salud HMO y Más *Evidence of Coverage* for specific plan benefits.

²A network of physicians contracting with Sistemas Medicos Nacionales, S.A. de C.V. (SIMNSA) has been selected to provide services to Health Net Salud HMO y Más members. Family members residing in Mexico cannot receive plan benefits from California providers, except for emergencies or urgently needed care, which are covered worldwide.



A Different Kind of Health Plan

You deserve the most from your health coverage. Salud HMO y Más caters to the diverse needs of the Southern California community and residents like you. You get affordable health care coverage and access to SIMNSA medical providers in Mexico.

Salud HMO y Más is designed for diversity

Simply put, Salud HMO y Más was designed for our members who want access to affordable, community-based health care coverage. Predictable copays and culturally-connected providers make Salud HMO y Más a great choice.

The Salud Network has a local touch

You can feel confident about the services you receive from our network of local providers. **New for 2025, Imperial County** has been added to our network of providers.

Find Salud Network providers in these counties:

- Imperial **NEW!**
- Kern
- Los Angeles
- Orange
- Riverside
- San Bernardino
- San Diego

We provide cross-border coverage

Salud HMO y Más members and their dependents can receive care from SIMNSA doctors and facilities in Mexico (Tijuana and Mexicali) with lower copays and no need for a referral. Your SIMNSA doctor will coordinate all of your care in Mexico. To find a SIMNSA provider, visit **SIMNSA.com** or call the SIMNSA Contact Center at **800-424-4652**.



Scripps Health is an option in San Diego

For our San Diego members, we offer access to **Scripps Health**, along with all other providers in the Salud HMO y Más network. This includes access to **14 Scripps HealthExpress walk-in clinics** for same-day care for minor ailments and injuries.

Summary of benefits

Benefits ³	Salud HMO y Más
Preventive care office visits, including well-woman exams	\$0
Doctor office visits	\$15 (when using either the Health Net or SIMNSA networks)
Telehealth through Teladoc Health	\$0
Specialist office visits	\$15 (when using either the Health Net or SIMNSA networks)
Vision exam for refractive eye exam	\$0
X-ray / Laboratory procedures	\$0
Prenatal and postnatal office visits	\$0
Hospitalization	\$0
Behavioral Health office visits	\$15
Urgent care	\$15
Emergency care	\$50
Chiropractic / Acupuncture ⁴	\$15 / 20 visits max.

³This chart is a summary of benefits only. All benefits are subject to the definitions, limitations and exclusions set forth in the *Evidence of Coverage* (EOC) document. Basic members are encouraged to review this document before making their final decision.

⁴Combined maximum of 20 visits per calendar year. Services administered by American Specialty Health Plans, Inc.(ASH).

Know your drug coverage

When you're clear about your pharmacy benefit, you can take more control of your health and your wallet. You can reduce costs while getting the drugs that best meet your health conditions.

Pharmacy benefits are covered through a CalPERS direct contract with OptumRx. After you enroll,

you will receive an ID card from Health Net which will include your medical benefits and OptumRx info.

For complete pharmacy listings and details on what's covered, call OptumRx at **855-505-8110** or visit **[optumrx.com/calpers](https://www.optumrx.com/calpers)**.

Prescription drugs

Pharmacy	Generic	Brand formulary	Non-formulary
Retail pharmacy	\$5	\$20	\$50
Mail order pharmacy	\$10	\$40	\$100

Look up your current PCP, or find a new one

Check that your medical group and PCP are in your new plan's network.⁵

Finding providers is easy with our online Find a Provider/ProviderSearch tool at **healthnet.com/calpers**. Here you can also view a list of in-network medical groups.

Don't forget each member of your family can choose their own PCP and medical group to suit their own needs.

Important note: Be sure to write down your doctor's name, medical group name and the provider's enrollment ID number (10 digits). You'll need to put this information in the "Notes" section of the myCalPERS website when you register.

This will help ensure the details on your new member ID card will be correct.

Enroll in your plan using the myCalPERS website

There are two ways to get to the CalPERS enrollment website:

1 Go to **healthnet.com/calpers** and click *Enrollment > How to Enroll*, or

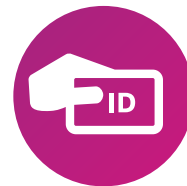
2 Go directly to **mycalpers.ca.gov**

Be sure to have the name of the medical group and the PCP's provider ID number handy.

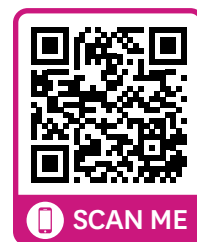
Your Health Net member ID card

After you enroll with Health Net, look for your new Health Net member ID cards in the mail. All CalPERS Health Net members will get a Health Net member ID card.

Make sure your new card has your correct PCP selection listed. If something on your new card is wrong, call your Member Services for CalPERS at 888-926-4921.



Don't forget to present your new Health Net member ID card when you get services.



More Details about Your Coverage

Behavioral health

Your behavioral health benefits provide treatment for mental health and substance use disorders. Behavioral health providers include therapists, psychologists, clinical social workers, and psychiatrists.

What services are covered?

Your mental health and substance use disorder benefits include:

- Sessions with a therapist, psychologist, or psychiatrist.
- Treatment follow-up and aftercare.
- Other inpatient and outpatient services that are medically necessary.

How do I get help?

If you need help, simply call the Mental Health Benefits and Appointments phone number on the back of your Health Net Member ID card. Customer service reps and licensed Care Managers, are available to take your call. Behavioral Health Staff can:

- Answer questions you have about your benefits.
- Get help right away if you are experiencing a crisis or emergency.
- Help find a provider with availability.⁶

You won't need approval for outpatient appointments with a network provider.

Continuity of care (COC)

When you switch health plans during Open Enrollment, you don't want your care put on hold.

The COC program is there to make sure certain treatments you may be receiving stays on track. Here is a list of conditions eligible for Continuity of Care:

- an acute condition;
- a serious chronic condition – up to up to one year of coverage;
- a pregnancy (including the duration of the pregnancy and immediate postpartum care);
- maternal mental health – up to 12 months from the diagnosis or from the end of the pregnancy;
- a newborn up to 36 months of age - up to one year of coverage;
- a terminal illness; or
- a surgery or other procedure that has been authorized and scheduled by your prior health plan as part of a documented course of treatment within 180 days of new plan effective date.



Contact Health Net's COC program at **888-926-4921** before you enroll, so we know how to help you.

What Will You Do with Your Health Plan?

*Health Net is focused on giving you the tools you need to help you live a healthier, more productive life. Our programs help empower you to make healthy lifestyle decisions for you and your family. To access our Wellness programs, log in to **healthnet.com/calpers** and then click Wellness Center.*



RealAge® Program

RealAge Program is our healthy behavior program targeting the 4 highest lifestyle risks — **Stress, Sleep, Nutrition, and Activity**. The program is personalized to the individual based on risk level for each lifestyle category gleaned through RealAge test responses and personal interest. It's fully integrated with other features of the Sharecare platform, such as trackers, to encourage ongoing engagement and promote behavior change that can help lead to a lower RealAge.



RealAge® Test

The RealAge Test provides you with a custom report of your behavioral and medical health risks. After taking the online survey, you'll receive a personalized action plan. You'll receive a **\$50 reward** for completing the RealAge Test. Additionally, you can earn an extra **\$25 reward** by sharing your results with your primary care physician. Refer to the chart on page 8 for more details.



Health Coaching program

Health Coaching program (telephonic): With one-on-one support, you and your Health Coach find what motivates you and address the specific health behaviors that affect short-term health risks and long-term goals. Earn a **\$25 gift card** for completing 3 health coaching calls as well as an evaluation call.

Health Coaching program (digital): Consists of multiple lessons related to stress, smoking cessation, exercise, weight, gaps in care and more!



Craving to Quit® program

This tobacco cessation program covers most types of tobacco, lets you talk with a quit coach for encouragement and support, and offers a personalized plan to quit. This innovative 21-day program teaches awareness of cravings and habits to help participants quit smoking, dipping or vaping.

Plus, you can earn a **\$25 gift card** for completing the program with a coach, and complete one other online Sharecare offering. Refer to the chart below for more details.



Eat Right Now®

The Eat Right Now program, developed by Sharecare, is an evidence-based app designed to help you step off the diet rollercoaster and create healthy habits that last.

The program offer three tracks: **Mindful Eating, Weight Loss, and Diabetes Prevention**. Upon signing up, users complete a brief assessment to determine the track best suited to their needs and health goals.

Mindful Eating—provides the foundation for you to establish mindful eating habits and reshape your relationship to food.

Weight Loss⁷—builds upon mindful eating principles, providing additional tools for effective and sustainable weight loss. You'll work with a personal coach, join live weekly calls, and track your progress over time with a free scale and activity tracker.⁸

Diabetes Prevention Program⁷—recognized by the CDC, offers tailored guidance for help in preventing Type 2 Diabetes. Participants who are prediabetic receive personalized coaching, join live weekly calls, and have access to a free scale and activity tracker.⁸

⁷Pending regulatory review

When you take steps to improve your health, we'll reward your efforts

Reward incentives	Programs	Join Salud HMO y Más then:
\$50 gift card	RealAge® Test	Take the RealAge® Test One \$50 gift card is awarded in a calendar year.
\$25 gift card	RealAge® Test Health Coaching (telephonic)	Share the RealAge Test results with your primary care physician -or- complete 3 Health Coaching calls. One \$25 gift card is awarded in a calendar year.
\$25 gift card	Eat Right Now - Mindful Eating Craving to Quit - tobacco cessation program and/or participate in health challenges	Complete two online Sharecare offerings One \$25 gift card is awarded in a calendar year.

Programs Especially for CalPERS Members

As a CalPERS member, you and your covered dependents have access to these wellness programs.

Nurse Advice Line

Receive timely access to registered nurses for help with everyday health questions – 24/7.

You can get help with a number health issues.

These include:

- How to care for minor injuries and illnesses;
- Helping you spot health emergencies;
- Help answer questions about medications.

Teladoc Health – Access to video appointments 24/7

Enjoy full access to Teladoc⁹, our telehealth provider – just for being a Health Net member.

Through the Teladoc app, you can now:

- Book a video appointment 24/7,
- Get expert advice on nonemergency medical conditions.
- Tap into a full suite of digital health care tools.
- Get medicine prescribed if needed.¹⁰
- When your regular doctor isn't available, a Teladoc provider can help with every day, nonemergency conditions like the flu, sinus infections, stomach bugs and more,

Talk to a health care provider – with a \$0 copay!

Medical appointments are available 24 hours a day, 7 days a week from wherever you are. Behavioral health professionals are available 7 days a week 7:00 a.m. to 9:00 p.m. (Pacific time). You can book appointments through the Teladoc app, website or call **1-800-TELADOC (835-2362)**.

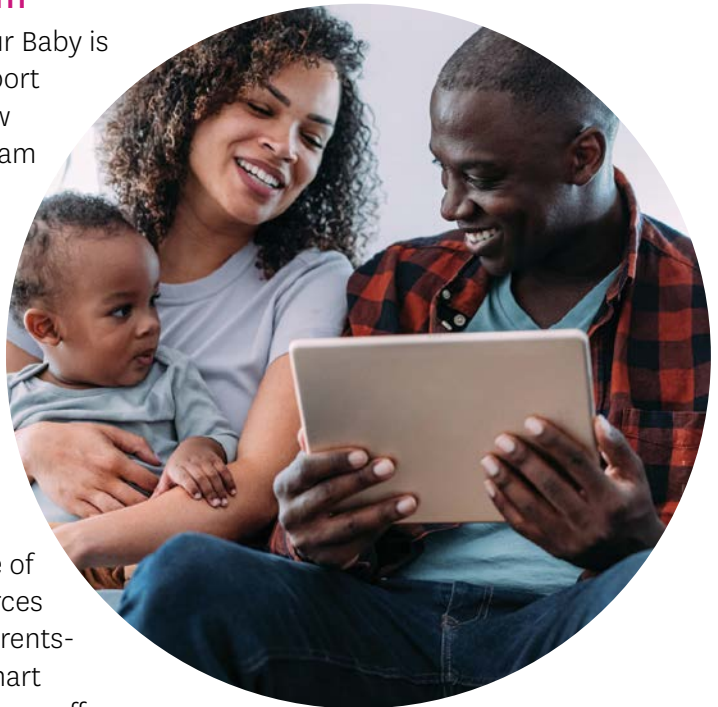
To register or for more information, visit **teladoc.com**.

Start Smart for Your Baby[®] program

Start Smart for Your Baby is a program to support pregnancy and new parents. The program is designed to customize the support and care you need for a healthy pregnancy and baby. It is already part of your benefits and it will not cost you a thing. With a range of educational resources and support for parents-to-be, the Start Smart for Your Baby program offers education and resources as well as case management for pregnant people. For more information, go to **healthnet.com/calpers**
Health & Wellness > Maternity and Family Planning.



You can access programs for CalPERS members by visiting **healthnet.com/calpers**.



Welvie®: Get information on how to make better health care decisions

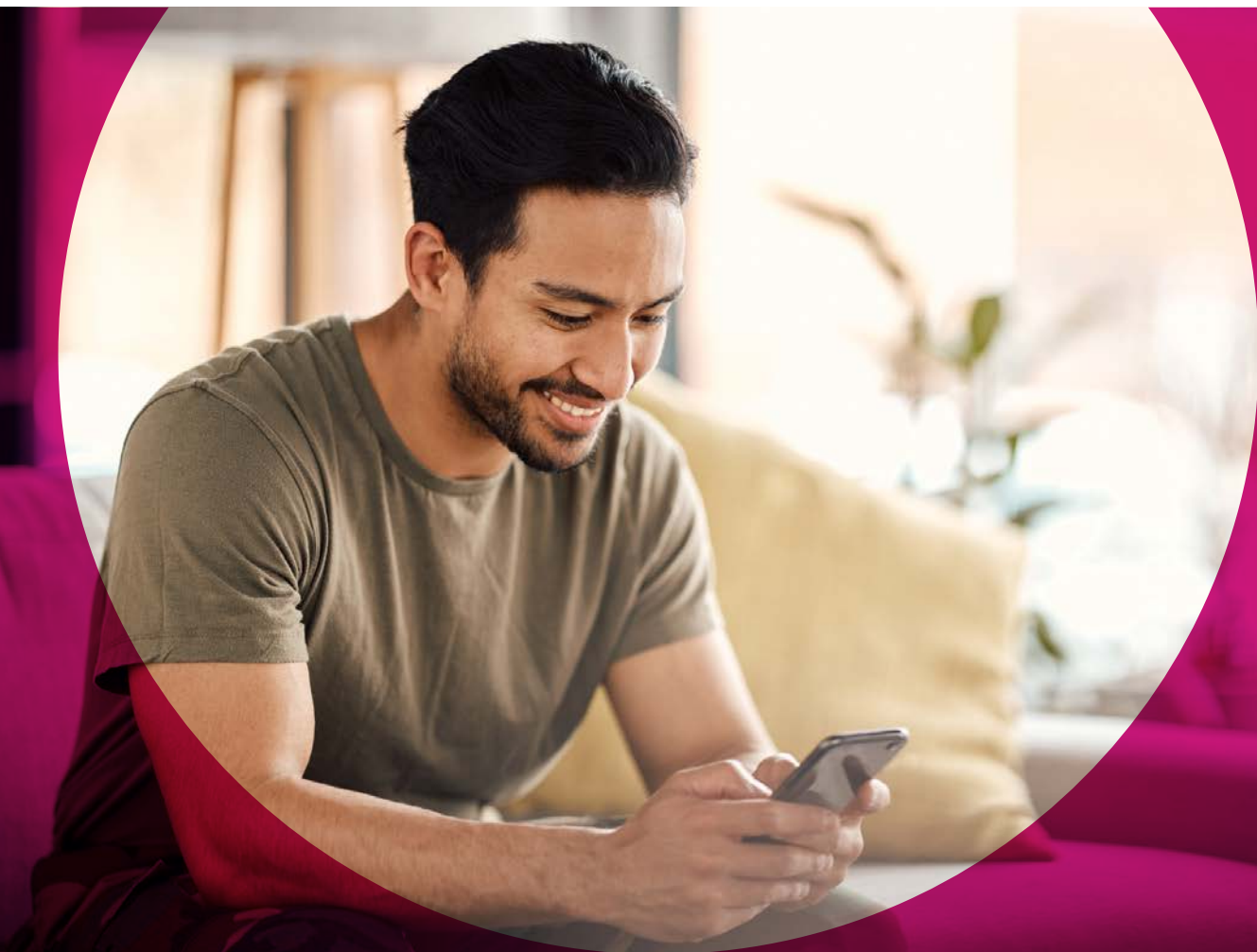
Having surgery is often unexpected. And working with your doctor to evaluate treatment options for a medical condition can be confusing. That's why it is important to be prepared before you need to make a medical decision. Welvie can help. The self-guided online program walks you through the journey from diagnosis and treatment options to preparation and recovery.

Not thinking about surgery? Using Welvie can help you learn how to make the most of your doctor visits. Go to **welvie.com** to register and get started.

Learn how to make better health care decisions and get a **\$25 gift card**.¹¹

Active&Fit Direct™ program

The Active&Fit Direct¹² program lets you join more than 12,200+ fitness centers and studios with no long-term contracts. Plus, access 9,300+ guided workout videos in the comfort of your home. Get the flexibility you need in a fitness routine. All for just \$28/month (plus a one time \$28 signup fee and taxes).



Do More with Our Online Tools

You get more than just access to health care when you join Health Net. You get a custom website for your Health Net health plan, just for CalPERS employees!

Find what you need, right at your fingertips:

- ✓ Health coverage information, including copayments
- ✓ Change your PCP
- ✓ Member ID cards (print or order)
- ✓ Wellness Center (health promotion programs, member discounts, and more!)

Sign up at our website

1. Visit **healthnet.com/calpers** > Register.
2. Then follow the easy registration steps.



Find a Provider

You may find yourself looking for a new doctor. Or you may need a specialist or local hospital. With ProviderSearch, you'll get the most up-to-date listings of our provider network. These include doctors, hospitals, urgent care centers, and other types of health care providers.

Choose *Salud HMO y Más* (CalPERS members only) from the drop down menu on the *ProviderSearch* tool.



English

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card or call 1-800-522-0088 (TTY: 711).

Arabic

خدمات اللغة مجانية. يمكنك الحصول على مترجم فوري. ويمكنك الحصول على وثائق مقروءة لك. للحصول على المساعدة، اتصل بنا على الرقم الموجود على بطاقة الهوية، أو اتصل على مركز الاتصال التجاري (TTY: 711) 1-800-522-0088

Armenian

Անվճար լեզվական ծառայություններ: Դուք կարող եք բանավոր թարգմանիչ ստանալ: Փաստաթղթերը կարող են կարդալ ձեզ համար: Օգնության համար զանգահարեք մեզ ձեր ID քարտի վրա նշված հեռախոսահամարով կամ զանգահարեք 1-800-522-0088 (TTY: 711).

Chinese

免費語言服務。您可使用口譯員。您可請人使用您的語言將文件內容唸給您聽，並請我們將有您語言版本的部分文件寄給您。如需協助，請致電您會員卡上所列的電話號碼與我們聯絡，或致電 1-800-522-0088 (TTY: 711)。

Hindi

बनिा लागत की भाषा सेवाएँ। आप एक दुभाषयिा प्रापूत कर सकते हैं। आपको दसूतावेज पढ कर सुनाए जा सकते हैं। मदद के लएि, आपके आईडी कार्ड पर दएि गए सूचीबद्ध नंबर पर हमें कॉल करें, या 1-800-522-0088 (TTY: 711)।

Hmong

Kev Pab Txhais Lus Dawb. Koj xav tau neeg txhais lus los tau. Koj xav tau neeg nyeem cov ntaub ntawv kom yog koj hom lus los tau. Xav tau kev pab, hu peb tau rau tus xov tooj ntawm koj daim npav los yog hu 1-800-522-0088 (TTY: 711).

Japanese

無料の言語サービス。通訳をご利用いただけます。文書をお読みします。援助が必要な場合は、IDカードに記載されている番号までお電話いただくか、1-800-522-0088、(TTY: 711)。

Khmer

សេវាភាសាដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូម ទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្ម នៃក្រុមហ៊ុន 1-800-522-0088 (TTY: 711)។

Korean

무료 언어 서비스. 통역 서비스를 받을 수 있습니다. 귀하가 구사하는 언어로 문서의 낭독 서비스를 받으실 수 있습니다. 도움이 필요하시면 보험 ID 카드에 수록된 번호로 전화하십시오 1-800-522-0088 (TTY: 711).

Navajo

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígíí hólq. T'áá hó hazaad k'ehjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néího'dólzínígíí bikáa'gi béésh bee hane'í bikáa' áají' hodiílnih éí doodaii' 1-800-522-0088 (TTY: 711).

Persian (Farsi)

خدمات زبان به طور رایگان. می توانید یک مترجم شفاهی بگیرید. می توانید درخواست کنید که اسناد برای شما قرائت شوند. برای دریافت راهنمایی، با ما به شماره ای که روی کارت شناسایی شما درج شده تماس بگیرید یا با مرکز تماس بازرگانی 1-800-522-0088 (TTY: 711).

Panjabi (Punjabi)

ਬਨਿਾਂ ਕਸਿ ਲਾਗਤ ਤੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਕਰਿਪਾ ਕਰਕੇ 1-800-522-0088 (TTY: 711).

Russian

Бесплатная помощь переводчиков. Вы можете получить помощь устного переводчика. Вам могут прочитать документы. За помощью обращайтесь к нам по телефону, приведенному на вашей идентификационной карточке участника плана. Кроме того, вы можете позвонить в 1-800-522-0088 (TTY: 711).

Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete. Puede obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, llámenos al número que figura en su tarjeta de identificación o comuníquese con el 1-800-522-0088 (TTY: 711).

Tagalog

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng isang interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo. Para sa tulong, tawagan kami sa nakalisting numero sa inyong ID card o tawagan ang 1-800-522-0088 (TTY: 711).

Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้สามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับความช่วยเหลือ โทรหาเราตาม หมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 1-800-522-0088 (TTY: 711)

Vietnamese

Các Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể có một phiên dịch viên. Quý vị có thể yêu cầu được đọc cho nghe tài liệu. Để nhận trợ giúp, hãy gọi cho chúng tôi theo số được liệt kê trên thẻ ID của quý vị hoặc gọi 1-800-522-0088 (TTY: 711).

Contact Us

Our team of knowledgeable customer service representatives are here to help with questions you may have.

Dedicated Member Services for CalPERS

888-926-4921

7 days a week, 7 a.m. to 8 p.m. Pacific time.

healthnet.com/calpers

Assistance for the hearing and speech impaired

TTY: 711

Behavioral Health

Call the Mental Health Benefits and Appointments number on the back of your member ID card.

American Specialty Health Plans, Inc. (ASH)

800-678-9133

⁵Each person must select a Primary Care Physician at a contracting Physician Group close enough to their residence or place of work to allow reasonable access to medical care. Family Members may select different contracting Physician Groups.

⁶Upon request, a Behavioral Health rep will reach out to providers on your behalf and will contact you once an available provider is found. Please note routine appointments with an MD/Psychiatrist may take up to 15 business days, or 10 business days for a therapist.

⁸Scale provided at enrollment. Activity tracker is earned by achieving a weight loss of 2% or more after 30 days in the program or engaging with the program for at least 10 days (days do not have to be consecutive).

⁹You may receive services on an in-person basis or via telehealth, if available, from your primary care provider, a treating specialist or from another contracting individual health professional, contracting clinic, or contracting health facility consistent with the service and existing timeliness and geographic access standards required under California law. Any cost share for services received through Teladoc will accrue toward your out-of-pocket maximum and deductible (if your plan has a deductible). By scheduling through Teladoc, you consent to receive services via telehealth through Teladoc. See your health plan coverage document for coverage information and for the definition of telehealth services. You have a right to access your medical records for services received through Teladoc. Unless you choose otherwise, any services provided through Teladoc shall be shared with your primary care provider.

¹⁰Access to telehealth services does not guarantee a prescription.

¹¹You'll get a \$25 Amazon gift card for completing Steps 1-3 of the Welvie My Surgery program and a short survey. Members are eligible for one gift card, per member, per 365 days.

¹²Members/spouses must be 18 years or older to take part. Fees will vary based on fitness center selection. There is a 2-month commitment required. The Active&Fit Direct program is provided by American Specialty Health Fitness, Inc., a subsidiary of American Specialty Health Incorporated (ASH). Active&Fit Direct is a trademark of ASH and used with permission herein. Not all services may be available in all areas and the program may be changed (including monthly and enrollment fees and/or the introductory period) or discontinued at any time.

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